

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application. Where claims have been amended and/or canceled, such amendments and/or cancellations are done without prejudice and/or waiver and/or disclaimer to the claimed and/or disclosed subject matter, and Applicant reserves the right to claim this subject matter and/or other disclosed subject matter in a continuing application or otherwise.

1-224. (canceled)

225. (currently amended) A method for controlling access to a service over a computer network, comprising:

receiving a request over the computer network from a user to establish a communication between the user and the service;

receiving information over the computer network, the information being associated with the user;

accessing a database;

comparing the received information associated with the user with information stored in the database;

requesting billing information associated with the user when the received information associated with the user passes the comparison with the information stored in the database;

issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user;

issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and

establishing the communication between the user and the service over the computer network after the requested billing information associated with the user is received.

226. (previously presented) The method of claim 225, further comprising:  
billing a cost associated with the communication after completion of the communication.

227. (previously presented) The method of claim 225, further comprising:  
issuing a block signal to block establishment of the communication when the comparing indicates that the user has negative information.

228. (previously presented) The method of claim 227, wherein issuing a block signal comprises permanently blocking establishment of the communication.

229. (previously presented) The method of claim 227, wherein issuing a block signal comprises issuing a limited block that prevents establishment of the communication until predetermined criteria has been satisfied.

230. (previously presented) The method of claim 227, wherein issuing a block signal comprises temporarily blocking establishment of the communication.

231. (previously presented) The method of claim 230, wherein establishment of the communication is temporarily blocked when the user can not be identified.

232. (previously presented) The method of claim 225, further comprising:  
determining a transaction limit of the user when the user passes the comparison;  
and

issuing an approval signal to establish the communication when a cost for the communication does not exceed the determined transaction limit.

233. (canceled)

234. (previously presented) The method of claim 225, wherein the database further includes an indication of whether the user previously disputed a service-based transaction.

235. (previously presented) The method of claim 225, wherein establishing the communication comprises establishing the communication between the user and a value-added service.

236. (previously presented) The method of claim 235, wherein the requested service is performed by a service bureau.

237. (previously presented) The method of claim 236, wherein the service bureau comprises an entertainment establishment.

238. (previously presented) The method of claim 237, wherein the entertainment establishment comprises a psychic reading.

239. (previously presented) The method of claim 237, wherein the entertainment establishment comprises adult entertainment.

240. (previously presented) The method of claim 237, wherein the entertainment establishment comprises gambling.

241. (previously presented) A method for controlling access to a service over a computer network, comprising:

- receiving a request over the computer network from a user to establish a communication between the user and the service;

- receiving information over the computer network, the information being associated with the user;

  - accessing a database;

  - comparing the received information associated with the user with information stored in the database;

requesting information associated with a credit account if the received information associated with the user passes the comparison with the information stored in the database;

issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user;

issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and

establishing the communication between the user and the service over the computer network after the requested information associated with a credit account is received.

242. (previously presented) The method of claim 241, further comprising:  
billing a cost associated with the communication after completion of the communication.

243. (previously presented) The method of claim 241, further comprising:  
issuing a block signal to block establishment of the communication if the comparing indicates that the user has negative information.

244. (previously presented) The method of claim 243, wherein issuing a block signal comprises permanently blocking establishment of the communication.

245. (previously presented) The method of claim 243, wherein issuing a block signal comprises issuing a limited block that prevents establishment of the communication until predetermined criteria has been satisfied.

246. (previously presented) The method of claim 243, wherein issuing a block signal comprises temporarily blocking establishment of the communication.

247. (previously presented) The method of claim 246, wherein establishment of the

communication is temporarily blocked if the user can not be identified.

248. (previously presented) The method of claim 241, further comprising:  
determining a transaction limit of the user if the user passes the comparison; and  
issuing an approval signal to establish the communication if a cost for the  
communication does not exceed the determined transaction limit.

249. (previously presented) The method of claim 241, wherein the database further  
includes an indication of whether the user previously disputed a service-based transaction.

250. (previously presented) The method of claim 241, wherein establishing the  
communication comprises establishing the communication between the user and a value-added  
service.

251. (previously presented) The method of claim 250, wherein the requested service is  
performed by a service bureau.

252. (previously presented) The method of claim 251, wherein the service bureau  
comprises an entertainment establishment.

253. (previously presented) The method of claim 252, wherein the entertainment  
establishment comprises a psychic reading.

254. (previously presented) The method of claim 252, wherein the entertainment  
establishment comprises adult entertainment.

255. (previously presented) The method of claim 252, wherein the entertainment  
establishment comprises gambling.